

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

Theresa Benson

Creditors/Objector,

v

In re:

CITY OF DETROIT, MICHIGAN
AND EMERGENCY MANAGER
KEVYN D. ORR

Debtor

/

Chapter 9

Case No. 13-3846
Judge Steven W. Rhodes

Case No. 14-cv-10434

Hon. Bernard A. Freidman

Magistrate Paul J. Komives

FILED (I)
2014 MAY 13 P 2:22
U.S. BANKRUPTCY COURT
E.D. MICHIGAN-DETROIT

**OBJECTIONS OF THE FOURTH AMENDED DISCLOSURE
STATEMENT WITH REPECT TO FOURTH AMENDED PLAN
FOR THE ADJUSTMENT OF DEBTS OF THE CITY OF DETROIT
ISSUED MAY 5, 2014**

THE NOTICE IS AFTER THE FACT, UNTIMELY, CONTRARY
TO THE FACTS AND MISREPRESENTATION OF THE BANK-
RUPTCY CODE AND RULES AND HAS NOT BEEN PRESENT-
ED IN A GOOD FAITH MANNER.

1). We object to the Emergency Manager, Kevyn Orr methods to continue to use these sale pressure tactics and is not conducting business or negotiating the proceeding through the bankruptcy process in a good faith manner, **which contravened 11 U.S.C. 921 (c)**. The City of Detroit/Kevyn Orr as the Emergency

Manager issued the third so-called notice dated 4/08/14. Three days normally for mailing which is the eleventh (11th) (4/11/14) day is hardly enough and proper and adequately time to address the notices in the first, second, third, or fourth notices. The Emergency Manager, Kevyn Orr/ City of Detroit, continue to use the same sale pressure tactics in the Fourth Notice for the Fourth Amend for the Plan of Adjustment and the Disclosure Statement.

This time the creditors, objectors, or any one of interest supposedly received notices to the Plan of Adjustment and Disclosure Statement was around or approximately, May 8th or 9th 2014 and according to Disclosure Statement May 12, 2014 is the deadline for filing objections. Only three or four days or less depending on when you received them. The deadline to respond is inadequate, irrational, and a injustice to anybody that plan to respond to make a inform decision. The average time in bankruptcy procedures is normally 14 days in according to Federal Rules of Bankruptcy Procedure Rule 8002 (a) and in Federal Rule of Civil Procedures you are allowed at least 20 or 21 days to respond. These time limits are meant for lawyer, attorneys and any one with legal expertise in the legal profession. It has been said that most of Detroiters are illiterate so how does anyone expect them to be able to response in a timely manner or if at all

This whole procedure from the notices to Plan of Adjustments and Disclosure Statements are not discerning and are incomprehensible to me and the public as a whole. Therefore, Kevyn Orr the emergency manager and the City of Detroit has failed to conduct business or negotiate and comply with the Bankruptcy Code in a manner of good faith and failed to meet the requirements of the Bankruptcy Code, Rules and the procedures, thus this case should be dismissed.

2. We object to the cramdown Article V Section 1 acceptance or cramdown page 77 or page 92 of 197 stating that "if at least one impaired class of claims accepts the plan and the so-called "cramdown provision" set forth in section 1129(b) (1), (b) (2) (B) of the Bankruptcy Code are satisfied. The Plan may be confirmed under the "fair and equitable" and (ii) does not discriminate unfairly with respect to each class of claims that is impaired under and has not accepted the plan. However, we disagree with the city belief that the plan and the treatment of all Classes of Claims under the Plan satisfy the following requirements for nonconsensual confirmation of the plan.

This is a direct violation of the "representative democratic process" where the majority rules. According to Black's Law Dictionary democracy is loosely used of governments in which the sovereign powers are exercised by all the

people or a large number of them, or specifically, in modern use of are presentative government where there is equality of rights without hereditary or arbitrary difference in rank or privilege; and is distinguished from aristocracy. Simply put one person one vote. We no longer have a democracy but dictatorship by Magistrate Steven W Rhodes who want to force or coerce you to accept a Plan that is not in your best interested.

3. We object and disagree with the Order of Emergency Manager, Kevyn Orr on page 302 or 192 of 302. It alleges that the Emergency Manager, Kevyn Orr filed on the behalf of the city is incorrect. Kevyn Orr is an agent of the State and there never was a vote or a consensus on the Bankruptcy by the City Council, nor had the mayor approved of a bankruptcy. It was not filed in a good faith manner because the state still owes the City of Detroit revenue sharing over funds \$224,000,000.00 million from 2012 plus interest and approximately \$224, 000,000.00 million for 2013 plus interest and approximately \$139,000.-000.00 million for 2014 plus interest and Kevyn Orr have did nothing to pay the debt the state owe the City of Detroit and we want the state to pay what they owe the City of Detroit.

4. We object to the Order of the Emergency Manager, Kevyn Orr on pages 192 and 193 of 302 there is no dates only 2014 no month or dated.

5. We object to committee governance for Police and Fire Retirement System on pages 268 and 269 of 302 in the Fourth Amended Disclosure Statement. It only allow one-half (1/2) vote for each of the four (4) uniformed members are absurd.

6. We object to the 4 billion dollars for an OPEB (OPEB means any claim against the city for OPEB Benefits held by a retiree who retired on or before December 31, 2014 and otherwise eligible for OPEB Benefits and any surviving beneficiaries of such retiree). There is no evidence of such claim not in the Notice, the Plan of Adjustment or the Disclosure statement, for example money owed to hospital, Doctors, and medical bills. Therefore, four (4) billions should come off the top of this debt.

The City of Detroit have series 6 and 7 security licenses agents and Governor Snyder and the Emergency Manager doesn't have series 6 and 7 security license

WHEREFORE, and all the above in these objections we demand and pray that the court do the right thing and follow the law in the interest of justice and grant the request and demand to extend the limited amount time to respond and request that the time be extended for at least 20 more days to respond in

the interest of justice to dissolve, vacate, and declare the Plan of adjustment and Disclosure Statement null and void and have no affect.

Sincerely Submitted

Theresa Penson - Theresa A Penson
Name

16589 Winthrop
Address

Del. Rich. 4P235
City, State and zip

5/12/14

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EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

Carl Williams
your name Creditors/Objector,
v

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PROOF OF SERVICE

Carl Williams, being first duly sworn deposes and
your name

Say that on May 13 2014. I sent a copy of Objection of the Fourth Amended
Disclosure Statement with respect to Fourth Amended Plan for the Adjustment of
Debts of The City of Detroit, Upon the concern parties by certified mail at the
following address:

City of Detroit
Corporation Council
First National Building
600 Woodward Ave
Detroit, Michigan 48226

Emergency Manager
Kenyn Orr
Coleman A Young Municipal Center
2 Woodward 11th floor
Detroit, Michigan 48226

I/We hereby certify that the statements made herein are true and correct to the best of my knowledge and belief, under penalty of perjury and contempt of Court under the laws of the United States of America.

Sign Carl Williams

Dated May 13 2014